

Notice of Allowability	Application No.	Applicant(s)
	10/040,314	MESSING ET AL.
	Examiner Sana Al-Hashemi	Art Unit 2161

-- **The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 3/24/05.
2. The allowed claim(s) is/are 1-29.
3. The drawings filed on 03 January 2002 are accepted by the Examiner.
4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of
 Paper No./Mail Date _____.
7. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

1. This action is issued in response to applicant's amendment filed 3/24/05.
2. Claims 1,3,5,6,9,12,13,22, and 25-27 are amended. No claims were cancelled. Claims 28 and 29 were added.
3. Claims 1-29 are allowed.

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Steven R. Sponseller on May 20, 2005.

The application has been amended as follows:

Please replace Claim 17 with the following:

17. (Currently Amended) A method comprising:
capturing a first web page from a first financial institution web site;
capturing a second web page from a second financial institution web site;
extracting data from the first web page using a first data harvesting script;
extracting data from the second web page using a second data harvesting script;

normalizing the data extracted from the first web page and the second web page;
generating a context-specific error code if the data harvesting script fails to successfully extract data from the web page; and
storing the normalized data in a database.

Allowable Subject Matter

The following is an examiner's statement of reasons for allowance:

Regarding independent claims 1,9,12,17,22,25-27, the prior art of record fails to disclose or suggest the claimed provision of: extracting data from the web page using a data harvesting script, normalizing the extracted data with data extracted from other web pages, generating a context-specific error code if the data harvesting script fails to successfully extract data from the web page adapting the data harvesting script based on identified changes to the web page and storing the normalized data in a database, in conjunction with the rest of the limitations in the independent claims, is not taught or suggested, or rendered obvious over the prior art of record or that encountered in searching the invention

The dependent claims 2-8, 10-11, 13-21,23-24,26,28-29, being further limiting to the independent claims, definite and enabled by the Specification are also allowed.

Comments

The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. In no case may an applicant reply outside the

SIX (6) MONTH statutory period or obtain an extension for more than FIVE (5) MONTHS beyond the date for reply set forth in an Office action. A fully responsive reply must be timely filed to avoid abandonment of this application.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

As allowable subject matter has been indicated, Applicant's response must either comply with all formal requirements or specifically traverse each requirement not complied with. See 37 CRF 1.111(b) and MPEP section 707.07(a).

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Other Prior Art Made of Record

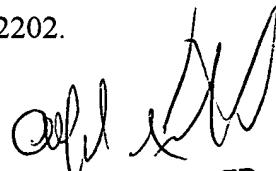
- 1- Kung (US Patent No. 6,697,860) discloses System and method for linking web sites
- 2- Pare et al. (US Patent No. 5,805,719) discloses a Token less identification of individuals
- 3- Underwood. (US Patent No. 6,609,128) discloses Codes table framework design in an E-commerce architecture

4- Levine (US Patent No. 6,792,082) discloses a voice mail system with personal assistant provisioning.

Points of Contact

Any inquiry concerning this communication or earlier communications from the examiner should be directed to: Sana Al-Hashemi whose telephone number is (571) 272-4013. The examiner can normally be reached on Monday - Friday from 8:00 AM to 4:30 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Safet Metjahic, can be reached on (571) 272-4023. Any response to this office action should be mailed to: The Commissioner of Patents and Trademarks, Washington, D.C. 20231. Or telefax at phone number (703) 872-9306. For formal or draft communications, please label "PROPOSED" or "DRAFT". Hand-delivered response should be brought to Crystal Park II, 2121 Crystal Drive, 6th Floor Receptionist, Arlington, Virginia. 22202.

Sana Al-Hashemi
Patent Examiner
Technology Center 2100
May 13, 2005



ALFORD KINDRED
PRIMARY EXAMINER